

NEXUS BANKRUPTCY
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UNITED STATES BANKRUPTCY COURT

CENTRAL DISTRICT OF CALIFORNIA – RIVERSIDE DIVISION

In re:

PATRICIA ANN DOUBLET,

Debtor.

Case No: 6:23-bk-14082-WJ

Chapter 13

**SUPPLEMENTAL DECLARATION
OF PATRICIA ANN DOUBLET IN
SUPPORT OF CONFIRMATION OF
CHAPTER 13 PLAN**

Confirmation Hearing:

Date: June 10, 2024

Time: 11:00 AM

**Location: 3420 Twelfth Street
Riverside, CA 92501**

I, Patricia Doublet, declare as follows:

1. I have personal knowledge of all matters stated herein. On all matters stated on information and belief, I believe those allegations to be true. I could competently testify to the allegations contained herein.
2. At the Confirmation Hearing that was held on February 28, 2024, I had explained to the Court that the reason the arrears had grown higher over the past couple years is because the mortgage company refused to accept payments while the loan was in default. Based on this, along with my explanation of the previous

1 dismissals, I believed that the issue was sufficiently explained. However, this
2 declaration will give some further background.

3 3. I purchased my home in March 2000. For nearly 20 years, I did not have any
4 issues timely making my mortgage payments.

5 4. In 2019, I began to have health issues which required me to take some unpaid
6 time off from work. As a result of my decreased income and the increased costs of
7 my illness, I started to fall behind on my expenses for the first time in my life.

8 5. I attempted to avoid bankruptcy by contacting my lender's loss mitigation
9 department. When these efforts proved to be fruitless, I realized my last resort
10 was my only option, and I sought to file a Chapter 13 bankruptcy.

11 6. As stated in my previous declaration, my first bankruptcy case was dismissed for
12 procedural issues and technical errors, not feasibility. After this case was
13 dismissed, I sent payments to my lender in an attempt to prevent the delinquency
14 from growing, but my checks were returned and I was told several times that they
15 would not accept payments while the loan was in default.

16 7. This money that the lender refused to accept ended up being used on normal
17 living expenses.

18 8. In 2022, I was diagnosed with cancer. In addition to my regular cancer
19 treatments, I was also pursuing additional treatment in order to maximize my
20 chances of surviving the disease. These significant expenses included therapy,
21 medication, co-pays, gas, and extra car maintenance.

22 9. I put 100% of my effort into surviving cancer, and that's exactly what I did. I
23 intend to do the same with my Chapter 13 bankruptcy. I believe the payment
24 record I previously submitted shows my determination.

1 10. In addition to these illnesses, I've had a few common hurdles and setbacks which
2 most people can relate to.

3 11. As noted in my previous declaration, I have had to replace two vehicles while
4 these cases have been pending. In both instances, the necessity arose due to
5 circumstances beyond my control. Each of these purchases required me to make
6 a down payment, which was a significant burden on my finances. The car I
7 recently purchased is in good condition and I anticipate that it will last me many
8 years.

9 12. I have done everything I possibly can in order to ensure that I am successful in
10 this case. I have taken multiple financial management courses so that I can
11 balance my budget and prepare for any unexpected expenses. I have maximized
12 my income by obtaining my master's degree. I have cut my expenses and adjusted
13 to a standard of living that will ensure that I have as much disposable income as
14 reasonably possible.

15 13. I am 61 years old and after having worked as a high school teacher for over 20
16 years, I now have the option of retiring later this year or sometime next year.

17 14. I declare under penalty of perjury under the laws of the United States that the
18 foregoing is true and correct.

19 Date: May 29, 2024

20 
Patricia Doublet

PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:

**3090 Bristol Street #400
Costa Mesa, CA 92626**

A true and correct copy of the foregoing document entitled (*specify*): **SUPPLEMENTAL DECLARATION OF PATRICIA DOUBLET IN SUPPORT OF CONFIRMATION OF CHAPTER 13 PLAN** will be served or was served **(a)** on the judge in chambers in the form and manner required by LBR 5005-2(d); and **(b)** in the manner stated below:

1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF):

Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (*date*) 5/29/2024, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

Rod Danielson (TR) notice-efile@rodan13.com

Jason T Seals jason.seals@padgettlawgroup.com, bkecf@padgettlawgroup.com;jason.seals@ecf.courtdrive.com

United States Trustee (RS) ustpreion16.rs.ecf@usdoj.gov

☐ Service information continued on attached page

2. SERVED BY UNITED STATES MAIL:

On (*date*) 5/29/2024 I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

Judge Wayne E. Johnson
3420 Twelfth Street
Suite 384 / Courtroom 304
Riverside, CA 92501-3819

☐ Service information continued on attached page

3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL

Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (*date*) _____, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed (state method for each person or entity served):

☐ Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

5/29/2024
Date

Benjamin Heston
Printed Name

/s/Benjamin Heston
Signature

This form is mandatory. It has been approved for use by the United States Bankruptcy Court for the Central District of California.